



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284  
Chapter 13 Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840**

Order Filed on March 15, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

IN RE:  
**BRENDA GILBERT**

**Case No.: 20-20419 JKS**

**Hearing Date: 3/14/2024**

**Judge: JOHN K. SHERWOOD**

**ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION**

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

**DATED: March 15, 2024**

  
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**Honorable John K. Sherwood  
United States Bankruptcy Court**

Case No.: 20-20419 JKS

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

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The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 2/1/2024, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 10/1/2020, the Debtor shall pay the Standing Trustee
  - the sum of \$38,226.18 paid into date over 41 month(s), and then
  - the sum of \$710.00 for a period of 19 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than 100% of their timely filed claims; and it is further
- ORDERED, that should the Debtor fail to make plan payments for a period of more than 30 days, the Standing Trustee may file with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-receipt of Payment and request that the Debtor's case be dismissed. The Debtor shall have fourteen (14) days from the date of the filing of the Certification to file with the Court and serve upon the Trustee a written objection to such Certification; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

In re:  
Brenda Gilbert  
Debtor

Case No. 20-20419-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Mar 15, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:**

Recip ID	Recipient Name and Address
db	+ Brenda Gilbert, 156 Straight Street, Paterson, NJ 07501-1419

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2024 at the address(es) listed below:

Name	Email Address
Adam D. Greenberg	on behalf of Interested Party TLF REO LLC agreenberg@hgllclaw.com btemple@hgllclaw.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR THE NRPL TRUST 2019-3 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Laura M. Egeman	on behalf of Creditor Wilmington Savings Fund Society FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3 laura.egeman@mccalla.com, mccallaecf@ecf.courtdrive.com

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Date Rcvd: Mar 15, 2024

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Total Noticed: 1

Marie-Ann Greenberg

[magecf@magtrustee.com](mailto:magecf@magtrustee.com)

Melissa N. Licker

on behalf of Creditor Wilmington Savings Fund Society FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3 [mlicker@hillwallack.com](mailto:mlicker@hillwallack.com), [HWBKnewyork@ecf.courtdrive.com](mailto:HWBKnewyork@ecf.courtdrive.com)

Phillip Andrew Raymond

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR THE NRPL TRUST 2019-3 [phillip.raymond@mccalla.com](mailto:phillip.raymond@mccalla.com), [mcallaecf@ecf.courtdrive.com](mailto:mcallaecf@ecf.courtdrive.com)

Russell L. Low

on behalf of Debtor Brenda Gilbert [ecf@lowbankruptcy.com](mailto:ecf@lowbankruptcy.com) [ecf@lowbankruptcy.com](mailto:ecf@lowbankruptcy.com); [r57808@notify.bestcase.com](mailto:r57808@notify.bestcase.com)

U.S. Trustee

[USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 10